

Information to identify the case:

Debtor 1	<u>Pamela S Burns</u>	Social Security number or ITIN	xxx-xx-6213
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-35697-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela S Burns

1/15/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Pamela S Burns
 Debtor

Case No. 17-35697-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Jan 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2019.

db +Pamela S Burns, 802 Britton Place, Marlton, NJ 08043-2556
 aty +Benjamin Dash, 39 East Main Street, Moorestown, NJ 08057-3309
 r Jessica Holtzman, 123 Main St., Moorestown, NJ 08057
 517245177 +Cenlar Federal Savings & Loan, P.O. Box 77404, Trenton, NJ 08628-6404
 517245178 +Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
 517366956 +HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd,
 Ewing, NJ 08618-1430
 517245179 +HomeBridge Financial Services, c/o KML Law Group, PC, 216 Haddon Avenue, Suite 406,
 Collingswood, NJ 08108-2812
 517902418 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,
 Greenville, SC 29603-0675
 517902419 New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675,
 Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675,
 Greenville, SC 29603-0675
 517245181 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
 517245182 +Whitebridge Condominium Association, c/o Gary J. Zangerle, Esquire,
 505 South Lenola road Blason II, Suite 201, Moorestown, NJ 08057-1594

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 15 2019 23:45:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 15 2019 23:45:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517245176 +EDI: CAPITALONE.COM Jan 16 2019 04:13:00 Capital One, P.O. Box 30253,
 Salt Lake City, UT 84130-0253
 517245180 +E-mail/Text: Bankruptcy@homebridge.com Jan 15 2019 23:46:17
 Homebridge Financial Services, Inc., 194 Wood Avenue South, 9th Floor,
 Iselin, NJ 08830-2761
 517353608 +EDI: CAUT.COM Jan 16 2019 04:13:00 JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191,
 Phoenix, AZ 85038-9505

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2019 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Pamela S Burns andy@sjbankruptcylaw.com,
 abfecf@gmail.com;finbergar39848@notify.bestcase.com
 Daniel A. Frischberg on behalf of Debtor Pamela S Burns dan@sjbankruptcylaw.com,
 frischbergglaw@gmail.com;frischbergdr39848@notify.bestcase.com
 Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Gary J. Zangerle on behalf of Creditor Whitebridge Condominium Association
 zangerle@ZangerleLaw.comcastbiz.net
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
 summarymail@standingtrustee.com
 Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.
 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 8